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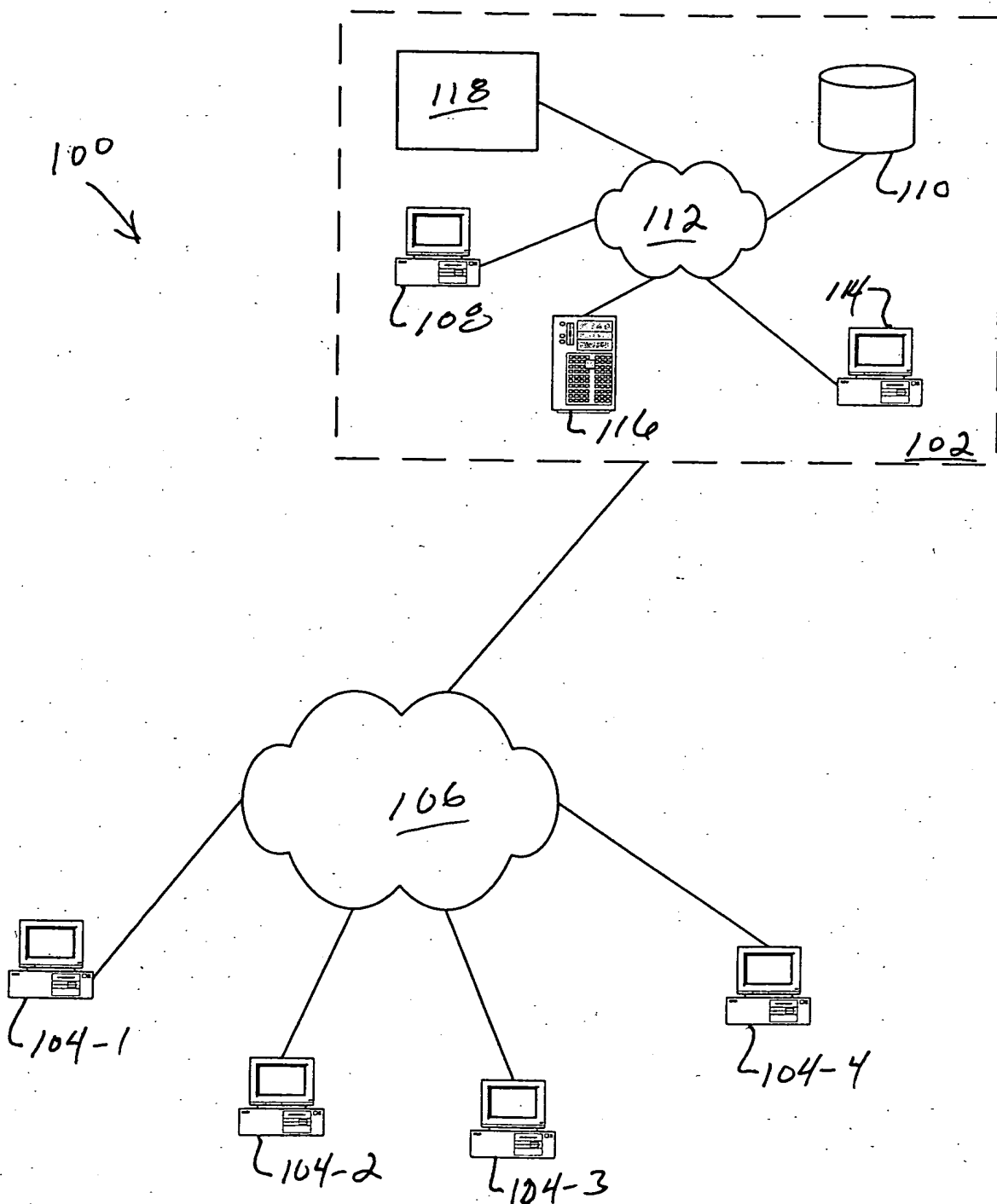


Fig. 1

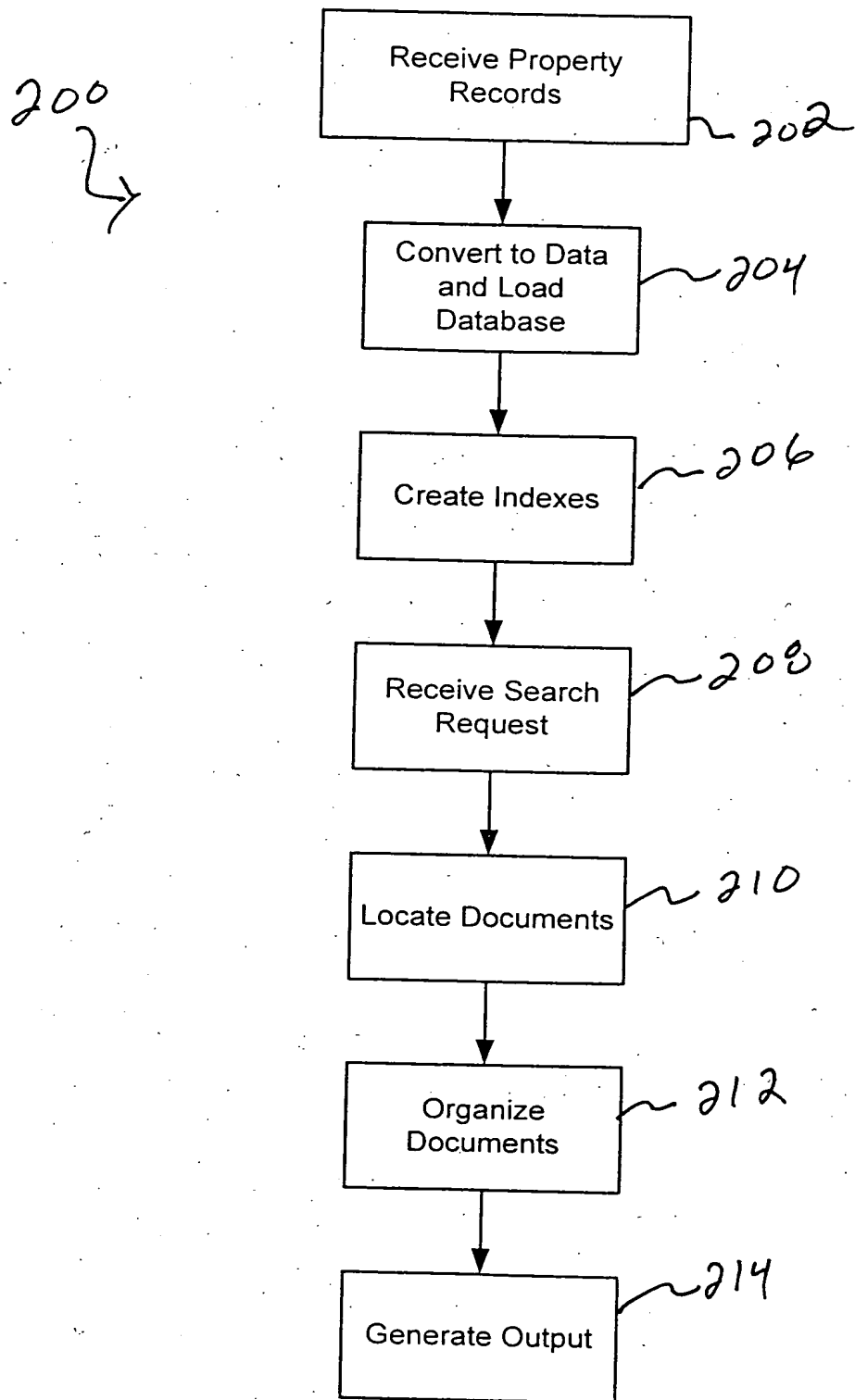


Fig. 2

mt
5457
Jag

After recording, please return to:
CITIFINANCIAL EQUITY
SERVICES, INC.
868 BLANDING BLVD SUITE 132
ORANGE PARK FL 32065

This instrument was prepared by:
CITIFINANCIAL EQUITY.....
SERVICES, INC.
868 BLANDING BLVD SUITE 132.....
ORANGE PARK FL 32065

Public Records of
St. Johns County, FL
Clerk# 01-024249
O.R. 1603 PG 397
12:57PM 05/18/2001
REC \$21.00 SUR \$3.00
Doc Stamps \$676.90
Int Tax \$386.67

MORTGAGE

THIS MORTGAGE is made this 17th day of May, 2001, between the Mortgagor, WILLIAM E. SELLERS, JR AND VICTORIA A. SELLERS, HUSBAND AND WIFE (herein "Borrower"), and the Mortgagee, CITIFINANCIAL EQUITY SERVICES, INC. a corporation organized and existing under the laws of Oklahoma whose address is 868 BLANDING BLVD SUITE 132 ORANGE PARK FL 32065 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 193,335.15 which indebtedness is evidenced by Borrower's note dated 05/17/2001 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 06/01/2031 ;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with the interest thereon: the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of ST JOHNS, State of Florida:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN ST. JOHNS COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN OFFICIAL RECORD BOOK 1091, PAGE 1485, ID#001480-0220, BEING KNOWN AND DESIGNATED AS LOT 22, HICKORY ACRES, FILED IN PLAT BOOK 15, PAGE 90-91.

BEING THE SAME PROPERTY CONVEYED TO WILLIAM E. SELLERS, JR. AND VICTORIA A. SELLERS BY FEE SIMPLE DEED FROM PATRICIA J. SELLERS, A SINGLE WOMAN AS SET FORTH IN OFFICIAL RECORD BOOK 1091, PAGE 1485 DATED 12/05/1994 AND RECORDED 01/19/1995, SAINT JOHNS COUNTY RECORDS, STATE OF FLORIDA.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Fig 3A

1 Record #1
Doc 70

Prepared by and return to:

In
Return William A. Hamilton, III
1210 Kingsley Avenue, Suite 2
Orange Park, FL 32073
(904) 278-3888

Parcel Identification Number:

001480-0220

WARRANTY DEED

Made this 5th day of December, 1994, between PATRICIA J. SELLERS, a single woman whose post office address is: 401 Hickory Acres Lane, Jacksonville, Florida, 32259, Grantor, and

WILLIAM E. SELLERS, JR. and VICTORIA A. SELLERS his wife, whose post office address is: 401 Hickory Acres Lane, Jacksonville, Florida, 32259, Grantee.

WITNESSETH: That said Grantor, for and in consideration of the sum of Ten Dollars, and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, and Grantee's heirs, successors and assigns forever, the following described land, situate, lying and being in St. Johns County, Florida, to-wit:

Lot 22, HICKORY ACRES SUBDIVISION, according to plat thereof as recorded in Map Book 15, Pages 90 and 91 of the current public records of St. Johns County, Florida.

and said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

THIS INSTRUMENT PREPARED BY WILLIAM A. HAMILTON, III, ATTORNEY AT LAW. TITLE TO THE LANDS DESCRIBED HEREIN HAS NOT BEEN EXAMINED; NO WARRANTY OR OTHER REPRESENTATION IS MADE AND NO OPINION EITHER EXPRESS OR IMPLIED IS GIVEN BY SAID ATTORNEY AS TO THE MARKETABILITY OR CONDITION OF THE TITLE, THE LOCATION OF THE BOUNDARIES OR THE EXISTENCE OF LIENS, UNPAID TAXES OR ENCUMBRANCES.

IN WITNESS WHEREOF, Grantor has hereunto set Grantor's hand and seal the day and year first above written.

Signed, Sealed and
Delivered in Our Presence:

W.A. Hamilton
Witness: W.A. HAMILTON

Sandra Almeida
Witness: SANDRA ALMEIDA

Patricia J. Sellers (Seal)
PATRICIA J. SELLERS

STATE OF FLORIDA
COUNTY OF CLAY

The foregoing instrument was acknowledged before me this 5th day of December, 1994, by PATRICIA J. SELLERS, who produced 101480-0220 as identification.

William A. Hamilton, III
WILLIAM A. HAMILTON, III
Notary Public

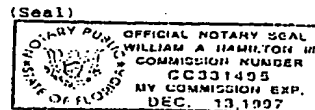


Fig. 3B

Recorded in Public Records St. Johns County, FL
Clerk # 95001494 O.R. 1091 PG 1485 10:07AM 01-19-95
Recording 5.00 Surcharge 1.00 Doc Stamp 0.70

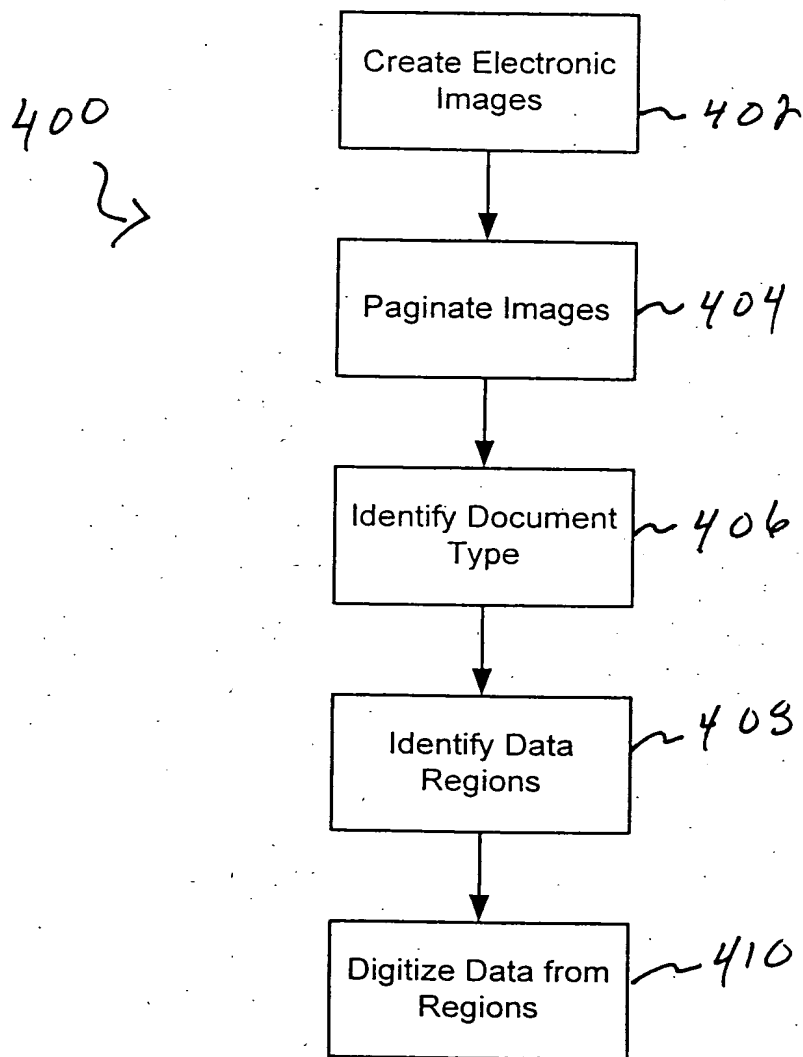


Fig. 4

Zenodata #:

County: ST. JOHNS, FLORIDA

Created on: 2004-03-17

RELEASE 2.0 031104_1241

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Vesting Deed Information

Grantee: *WILLIAM E. SELLERS, JR.
and VICTORIA A. SELLERS
his wife,*

Grantor: *PATRICIA J. SELLERS, a
single woman*

Document Type: *DEED WARRANTY
[CONVEYANCE]*

Document 97

Relevance:

Document Date: *1994-12-05*

Recordation Date: *1995-01-19*

Reception#: *95-001494*

Volume/Book/Page: *1091 / 1485*

DocFee: *0.70*

DocTitle: *Deed*

Amount/Consideration: *7,000*

LegalExtra: *NF*

Parcel ID Number: *001480-0220*

Notary: *true*

Witnesses: *true*

Legal Description(s) of Subject Property

The legal description included below is reported *exactly* as shown on the instrument abstracted above.

1 *Lot 22, HICKORY ACRES SUBDIVISION, <according to plat thereof> as <recorded in Map Book 15, Pages 90 and 91> of the current <public records> of St. Johns County, Florida*

2 *NF*

Fig. 5A

Zenodata #:

County: ST. JOHNS, FLORIDA

Created on: 2004-03-17

RELEASE 2.0 031104_1241

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Chain of Title

Why was search stopped? *DEED w/PMM found*

Grantee: *William E. Sellers, Jr. and
Victoria A. Sellers, his wife
joint tenants with right of
survivorship
Patricia J. Sellers joint
tenants with right of
survivorship.*

Grantor: *P. Douglas Prevost and
Judith J. Prevost, his wife,*

Document Type: *DEED WARRANTY
[CONVEYANCE]*

Document Relevance: *97*

Document Date: *1994-08-22*

Recordation Date: *1994-08-30*

Reception#: *94-029219*

Volume/Book/Page: *1070 / 1260*

DocFee: *958.30*

DocTitle: *Deed*

Amount/Consideration: *9,583,000*

LegalExtra: *SUBJECT TO taxes accruing
subsequent to December 31,
1993. SUBJECT TO
covenants, restrictions and
easements of record, if any;
however, this reference
thereto shall not operate to
reimpose same.*

PercentageOwnership: *an undivided 1/2 interest,*

PercentageOwnership: *an undivided 1/2 interest.*

Parcel ID Number: *001480-0220*

Tenancy: *JOINT_TENANCY*

Notary: *true*

Witnesses: *true*

Fig. 5B



Fidelity National Title

Insurance Company of New York

SCHEDULE A

1. Effective date: March 5, 2004
2. Policy or Policies to be issued: Owners Amount \$225,000.00
 - (a) ALTA Owner's Policy (Rev. 10-17-92) with Florida Modifications
Proposed Insured: William Sellers
 - (b) ALTA Loan Policy (Rev. 10-17-92) with Florida Modifications
Proposed Insured:
3. The estate or interest in the land described or referred to in this Commitment and covered herein is:

FEE SIMPLE
4. Title to the FEE SIMPLE estate or interest in said land is at the effective date hereof vested in:
Patricia J. Sellers
5. The land referred to in this Commitment is described as follows:

Countersigned:

BY: Kurt M. McCall

Fig. 5C



Fidelity National Title
Insurance Company of New York

SCHEDULE B I
(Requirements)

The following are the requirements to be complied with:

1. Payment to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
2. Instrument(s) creating the estate or interest to be insured must be approved, executed, and filed for record.
3. Release of Deed of Trust from Patricia J. Sellers to Citifinancial Equity Services, Inc., recorded May 18, 2001 in Book 1603 at Page 397.
4. Deed from Patricia J. Sellers to William Sellers conveying the subject property.

Fig. 5D



Fidelity National Title
Insurance Company of New York

Policy No:
Agent File No:

SCHEDULE A

Date of Policy: March 18, 2004

Amount of Insurance: 225,000.00

1. Name of Insured

Wells Fargo Bank

2. The estate or interest in the land which is encumbered by the insured mortgage is:

FEE SIMPLE

3. Title to the estate or interest in the land is vested in:

William Sellers

4. The insured mortgage and assignments thereof, if any, are described as follows:

Mortgage executed by William Sellers, in favor of Wells Fargo Bank, securing the original principal amount of 225,000.00, dated March 17, 2004, and recorded March 18, 2004, in Official Records Book 1653, at Page 975, Public Records of St Johns County, Florida.

5. The land referred to in this policy is described as follows:

Lot 22, Hickory Acres Subdivision, County of St Johns, State of Florida

Countersigned: Kurt M. McCall

BY: _____
Authorized Signatory

Fig. SE



Fidelity National Title
Insurance Company of New York

Policy No:
Agent File No:

SCHEDULE B
EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of:

1. The lien of all special assessments and taxes for the year 2002, and subsequent years.
2. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
3. Any encroachments, easements, measurements, variations in area or content, party walls or other facts which a correct survey of the premises would show.
4. Rights or claims of parties in possession.
5. Roads, ways, streams or easements, if any, not shown of record, riparian rights and the title to any filled-in lands.

THE TELEPHONE NUMBER TO PRESENT INQUIRIES OR OBTAIN INFORMATION ABOUT COVERAGE AND TO PROVIDE ASSISTANCE IS 1-800-669-7450.

Fig. 5F

Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home

Address: http://ebertline.8000/User/ProductSummary.do

Search Web Sign In Mail Games Yahoo! Personal My Yahoo! LAUNCH

webJAZ Bill Wirth (Log out)

ZEPHODATA CORPORATION

Home New Search Saved Searches Orders Preferences Help

Search Document

Search by: Names and Address

Name
Names: _____

Match strength: Normal

Address
Street: _____

City: _____ Zip: _____

County
ST. JOHNS FLORIDA

☐ Return mortgages

Search

Done Start Stop Reload Home Local intranet 10:56 AM

Fig 6A



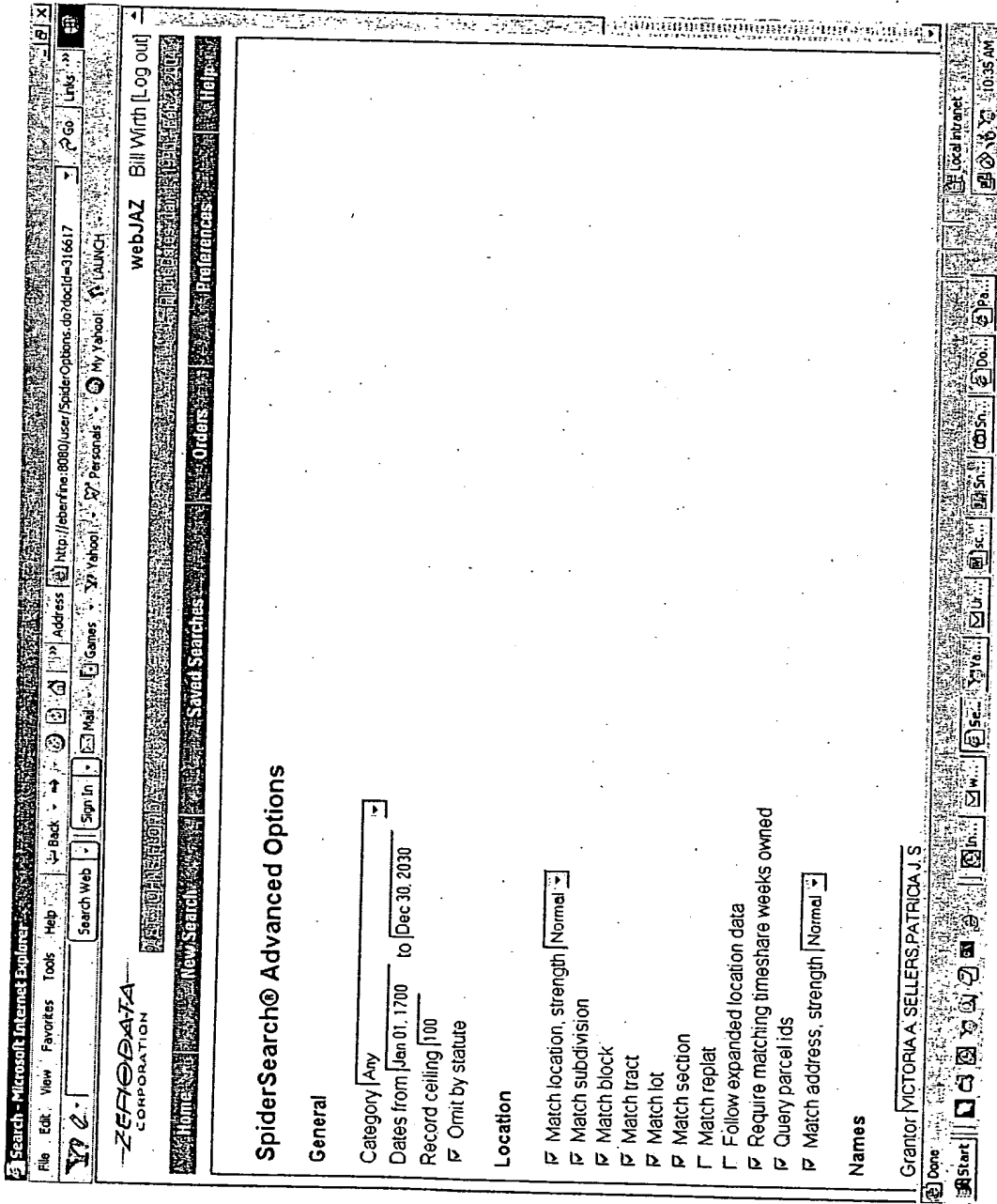


Fig. 6D

Search - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address http://ebayfinds.8080/user/SpiderOptions.do?docId=316617
Go Links
My Yahoo! My Personal Yahoo! LAUNCH

Search Web Sign In Sign In Mail Genie Yahoo! Personal Yahoo! LAUNCH

☒ Match section
☐ Match replat
☐ Follow expanded location data
☒ Require matching timeshare weeks owned
☒ Query parcel ids
☒ Match address, strength Normal

Names
Grantor VICTORIA A. SELLERS, PATRICIA J. S
☒ Search grantor names on back chain conveyances
Grantee
Match strength Normal

Exclusions
Reception numbers
Names strength Normal

"Good Stop" Methods
☒ Purchase money mortgage (PMM)
☒ Developer conveyance
☒ Government (HUD/VA) sale
☒ Quiet title
☒ Two warranty deed
☐ Three warranty deed
☒ Fannie Mae/Freddie Mac

Search Reset

Done
Start Local Internet
10:36 AM

Fig. 6E

Zenodata Title Abstract - Microsoft Internet Explorer	
File Edit View Favorites Tools Help	Back Forward Stop Address strach Edit Submit do Go Links
Search Web Sign In Mail Games Yahoo! Personals	
Copyright © 2003 Zenodata Corporation. All Rights Reserved.	
County: ST. JOHNS, FLORIDA	
<h3>Vesting Deed Information</h3>	
Grantee: WILLIAM E. SELLERS, JR. and VICTORIA A. SELLERS, his wife	Grantor: PATRICIA J. SELLERS, a single woman
Document Type: DEED WARRANTY [CONFYANCE]	Document 97 Relevance:
Document Date: 1994-12-05	Recordation Date: 1995-01-19
Reception#: 95-001494	Volume/Book/Page: 10911/1485
DocFee: 0.70	DocTitle: Deed
LegalExtra: NF	Parcel ID Number: 001490-0220
Notary: true	Witnesses: true
Property Value: 100	
<h3>Legal Description(s) of Subject Property</h3>	
The legal description included below is reported exactly as shown on the instrument abstracted above.	
<p>1 Lot 22, HICKORY ACRES SUBDIVISION, according to plat thereof as recorded in Map Book 15, Pages 90 and 91 of the current public records of St. Johns County, Florida.</p>	
<p>2 NF</p>	
<p>Created on: 2004-03-17 RELEASE 2.0 031604 1719 Copyright © 2003 Zenodata Corporation. All Rights Reserved.</p>	
County: ST. JOHNS, FLORIDA	
<h3>Tax and Property Valuation Information</h3>	
Done Local Intranet	

Fig. 6 F